

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Emmanuel Peterson
Heather Peterson
Debtors

Case No. 16-05243-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: May 04, 2022

User: AutoDocke
Form ID: 3180W

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Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Emmanuel Peterson, Heather Peterson, 2825 SW Pierson Road, Port St. Lucie, FL 34953-5810
cr	+ ESSA Bank & Trust, 1065 Highway 315, Cross Creek Pointe, Wilkes-Barre, PA 18702-6941
cr	+ U.S. Bank, National Association, Trustee for Penns, 211 North Front Street, Harrisburg, PA 17101-1406
4869989	++ CHAPMAN FINANCIAL SERVICES, PO BOX 7100, COEUR D ALENE ID 83816-1940 address filed with court:, Chapmanfinsr, PO Box 14693, Spokane, WA 99214
4873450	+ ESSA Bank & Trust, 126 South Main Street, Pittston, PA 18640-1739
4869996	++ FIRST NATIONAL BANK OF OMAHA, 1620 DODGE ST, STOP CODE 3129, OMAHA NE 68102-1593 address filed with court:, First National Bank, Attn: FNN Legal Dept, 1620 Dodge St Mailstop Code 3290, Omaha, NE 68191
4869999	+ HSBC Guitar Center, c/o Fisher & Burns Financi, 3419 E. Chapman Ave 500, Orange, CA 92869-3812
4873449	+ John Fisher, 126 South Main Street, Pittston, PA 18640-1739
4899364	+ Omni Financial, PO Box 53628, Fayetteville, NC 28305-3628
4870002	Omni Financial Of Texas, PO Box 1811, New Rochelle, NY 10802-1811
4869983	PA Department of Revenue, Bureau of Individual Taxes, Dept 280431, Harrisburg, PA 17128-0431
4870005	+ Pioneer/Mid Country Bank, PO Box 10487, Kansas City, MO 64171-0487
4870008	+ US Bank National Association, c/o Leon Haller, Esquire, 1719 North Front Street, Harrisburg, PA 17102-2305

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	May 05 2022 00:38:00	Exeter Finance LLC, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
4869984	+ Email/Text: bankruptcy@rentacenter.com	May 04 2022 18:36:00	Acceptance Now, 5501 Headquarters Drive, Plano, TX 75024-5837
4869985	+ EDI: PHINAMERI.COM	May 05 2022 00:38:00	AmeriCredit/GM Financial, PO Box 183583, Arlington, TX 76096-3583
4871337	+ EDI: PHINAMERI.COM	May 05 2022 00:38:00	Americredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
4912638	+ EDI: RECOVERYCORP.COM	May 05 2022 00:38:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
4904643	+ EDI: WFNNB.COM	May 05 2022 00:38:00	COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4869986	+ EDI: CAPITALONE.COM	May 05 2022 00:38:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
4869987	+ Email/Text: bankruptcydpt@mcmc.com	May 04 2022 18:36:00	Capital One Bank USA, N.A., c/o Midland Funding, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
4869988	+ Email/Text: Bankruptcy@credit-bureau.com		

4869990	+ EDI: WFNNB.COM	May 04 2022 18:36:00	Cbs Col Padu, PO Box 9200, 100 Fulton Ct, Paducah, KY 42001-9004
4869991	+ Email/PDF: creditonebknotifications@resurgent.com	May 05 2022 00:38:00	Comenity Capital/Game Stop, PO Box 182125, Columbus, OH 43218-2125
4869992	+ Email/Text: collections@essabank.com	May 04 2022 18:43:48	Credit One Bank Na, PO Box 98873, Las Vegas, NV 89193-8873
5319574	+ EDI: AISACG.COM	May 04 2022 18:36:00	Essa Bank And Trust, PO Box L, Stroudsburg, PA 18360-0160
4869994	Email/Text: Bankruptcy.Court@famsa.com	May 05 2022 00:38:00	Exeter Finance LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
4869993	Email/Text: Bankruptcy.Court@famsa.com	May 04 2022 18:36:00	Famsa Inc, 2727 Lbj Fwy Ste 500, Dallas, TX 75234
4869996	Email/Text: collecadminbankruptcy@fnni.com	May 04 2022 18:36:00	Famsa Inc, PO Box 36929, Houston, TX 77236
4869995	+ EDI: BLUESTEM	May 04 2022 18:36:00	First National Bank, Attn: FNN Legal Dept, 1620 Dodge St Mailstop Code 3290, Omaha, NE 68191
4869997	+ EDI: AMINFOFP.COM	May 05 2022 00:38:00	Fingerhut, 6250 Ridgewood Road, St Cloud, MN 56303-0820
4869998	+ Email/Text: bankruptcy.notices@hdfs.com	May 05 2022 00:38:00	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
4874513	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	May 04 2022 18:36:00	Harley Davidson Financial, Attention: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048
4869982	EDI: IRS.COM	May 04 2022 18:36:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
4915845	EDI: JEFFERSONCAP.COM	May 05 2022 00:38:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
4885006	Email/PDF: MerrickBKNotifications@Resurgent.com	May 04 2022 18:43:53	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
4870000	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 04 2022 18:43:53	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
4905160	+ Email/Text: bankruptcydpt@mcmcg.com	May 04 2022 18:36:00	Merrick Bank/Geico Card, PO Box 23356, Pittsburgh, PA 15222-6356
4889698	EDI: AGFINANCE.COM	May 05 2022 00:38:00	Midland Funding, LLC, Midland Credit Management, Inc. as, agent for Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011
4870003	+ EDI: AGFINANCE.COM	May 05 2022 00:38:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
4919397	EDI: PRA.COM	May 05 2022 00:38:00	One Main Financial, 4712 Penn Highway, Sinking Spring, PA 19608-9672
4870006	Email/Text: clientinformation@procollect.com	May 05 2022 00:38:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4870004	+ Email/Text: Bankruptcies@nragroup.com	May 04 2022 18:36:00	Procollect, Inc, 12170 N Abrams Roa, Dallas, TX 75243
4914145	+ EDI: JEFFERSONCAP.COM	May 04 2022 18:36:00	Penn State Hershey, c/o National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
4879928	EDI: Q3G.COM	May 05 2022 00:38:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
			Quantum3 Group LLC as agent for, JH Portfolio Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788

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5109800	+ Email/Text: bncmail@w-legal.com	May 04 2022 18:36:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121, SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132
5109799	+ Email/Text: bncmail@w-legal.com	May 04 2022 18:36:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
4870007	+ EDI: RMSC.COM	May 05 2022 00:38:00	Synchrony Bank/Walmart, PO Box 965064, Orlando, FL 32896-5064
4870009	+ EDI: WFFC.COM	May 05 2022 00:38:00	Wells Fargo Bank, MAC F8235-02F, PO Box 10438, Des Moines, IA 50306-0438

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4870001		no name on CR Liability
cr	*+	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
cr	*+	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
4872831	*+	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
4985234	*+	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 06, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2022 at the address(es) listed below:

Name	Email Address
Gary J Imblum	on behalf of Debtor 2 Heather Peterson gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.info ruptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Gary J Imblum	on behalf of Debtor 1 Emmanuel Peterson gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.info ruptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Jack N Zaharopoulos (Trustee)	TWeclf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Harley-Davidson Credit Corp bkgroup@kmllawgroup.com
John Fisher	on behalf of Creditor ESSA Bank & Trust johnvfisher@yahoo.com fisherlawoffice@yahoo.com

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Leon P Haller

on behalf of Creditor U.S. Bank National Association, Trustee for Pennsylvania Housing Finance Agency lhaller@pkh.com,
dmaurer@pkh.com;mgtshall@pkh.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1	Emmanuel Peterson	Social Security number or ITIN xxx-xx-2328
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Heather Peterson	Social Security number or ITIN xxx-xx-9144
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court Middle District of Pennsylvania		
Case number: 1:16-bk-05243-HWV		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Emmanuel Peterson

Heather Peterson

By the court:5/4/22

Henry W. Van Eck, Chief Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

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Chapter 13 Discharge

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.